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April 6, 2000

VIA EXPRESS MAIL
LABEL NO.: EL 389104753 US

BOX PATENT APPLICATIONS
Assistant Commissioner for Patents
U.S. Patent and Trademark Office
Washington, D.C. 20231

Re: UNION STATE BANK
U.S. Patent Application
Inventor: Thomas R. Packwood
For : RISK ASSESSMENT AND
MANAGEMENT SYSTEM
Our Ref.: J532-002 US

Sir:

The above-identified utility patent application is transmitted herewith for filing.

Enclosed are:

1. 39 Page English Appln., including 65 Claims and an Abstract;
2. 4 Sheets of Drawings, Figs. 1-4;
3. Declaration and Power of Attorney - (2 Pgs.);
4. Assignment Document w/ Recordal Cover Sheet;
5. Small Entity Declaration - Small Business; and
6. Check - Amt. \$829.00 - No. 2965 (Filing Fee w/ Assignment and Addl. Claims - Small Entity).

Assistant Commissioner for Patents
April 6, 2000
Page 2

Fee Calculation:

Basic Filing Fee: \$ 690.00

Total No. of Claims Filed: 65 (-20) = 45 x \$18.00 810.00

Total No. of Independent
Claims Filed: 4 (- 3) = 1 x \$78.00 78.00

Multiple Dependent Claims (if present): \$260.00

Sub-Total: \$ 1578.00

SMALL ENTITY (if applicable)

REDUCE FILING FEE BY 50%: \$ 789.00

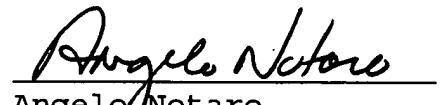
Assignment (if applicable): \$ 40.00 40.00

TOTAL FEE: \$ 829.00

Kindly acknowledge receipt of the above items by having your
mail room date-stamp and return the attached postcard with a
serial number.

The Commissioner is hereby authorized to charge any fee
under 37 CFR 1.16 and 1.17 which may be required during the
entire pendency of the application to Deposit Account No.
14-1431.

Respectfully submitted,



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Dated: April 6, 2000 (A)

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Attachments